



PATENT APPLICATION No.: 09/886,916
ATTORNEY DOCKET No.: 72167.000305

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/886,916 Confirmation No.: 6660
Applicant : Denis O'LEARY, et al.
Filed : June 21, 2001
Title : METHOD AND SYSTEM FOR PROCESSING INTERNET
PAYMENTS
TC/Art Unit : 3691
Examiner: : Daniel Kesack

Docket No. : 72167.000305
Customer No. : 21967

MAIL STOP AMENDMENT
Commissioner for Patents
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Alexandria, VA 22313-1450

03/02/2007 SZEWDIE1 00000015 500206 09886916
01 FC:1806 180.00 DA

INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants submit attached Form PTO-SB/08B (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

In accordance with 37 C.F.R. § 1.98(a)(2)(ii), copies of cited U.S. patents and/or U.S. patent application publications under 35 U.S.C. 371, are not being provided.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by Applicants.

For the convenience of the Examiner in considering the cited references, a copy of each of the cited references is enclosed with this communication. In considering the cited references, it may be noted by the Examiner that certain of the references may contain markings, underlinings, and/or other notations. These markings, underlinings, and/or other notations are not to be construed as drawing the Examiner's attention either to selected parts or away from other

parts of the cited references. Any such markings were either present on the copies of the cited references obtained by the associated individuals, or were made thereon during the study of the references by the associated individuals.

Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08B with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

This Information Disclosure Statement is being submitted after the mailing of a non-final Office Action, but is believed to be prior to a final Office Action or a Notice of Allowance. Pursuant to 37 C.F.R. § 1.97(c)(2), a check in the amount of \$180.00 as set forth in § 1.17(p) is enclosed. In the event any variance exists between the amount enclosed and the Patent Office charges, please charge or credit any difference to the undersigned's Deposit Account No. 50-0206.


Respectfully submitted,

HUNTON & WILLIAMS LLP

Dated:

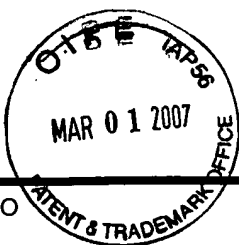
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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	09/886,916
		Filing Date	June 21, 2001
		First Named Inventor	Denis O'LEARY, et al.
		Art Unit	3691
		Examiner Name	Daniel Kesack
Sheet	1 of 27	Attorney Docket Number	72167.000305

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US 6065120	05-16-2000	Laursen, et al.	
	2.	US 6141666	10-31-2000	Tobin, William	
	3.	US 6385652	05-07-2002	Brown et al.	
	4.	US 6754833	06-22-2004	Black, et al.	
	5.	US 6856970	02-15-2005	Campbell et al.	
	6.	US 6892231	05-10-2005	Jager, Marcus	
	7.	US 2001/0012974	08-09-2001	Mahaffey	
	8.	US 2001/0027474	10-04-2001	Nachman, et al.	
	9.	US 2001/0032184	10-18-2001	Tenembaum	
	10.	US 2001/0047295	11-29-2001	Tenembaum	
	11.	US 2001/0051917	12-13-2001	Bissonette et al.	
	12.	US 2001/0054003	12-20-2001	Chien et al.	
	13.	US 2002/0007313	01-17-2002	Mai et al.	
	14.	US 2002/0007460	01-17-2002	Azuma	
	15.	US 2002/0010599	01-24-2002	Levison	
	16.	US 2002/0010668	01-24-2002	Travis et al.	
	17.	US 2002/0018585	02-14-2002	Kim	
	18.	US 2002/0019938	02-14-2002	Aarons	
	19.	US 2002/0059141 A1	05-16-2002	Davies et al	
	20.	US 2002/0077978 A1	06-20-2002	O'Leary et al.	
	21.	US 2002/0099826	07-25-2002	Summers et al.	
	22.	US 2002/0104006	08-01-2002	Boate et al.	
	23.	US 2002/0104017	08-01-2002	Stefan	
	24.	US 2002/0107788	08-08-2002	Cunningham	

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	25.	US 2002/0165949	11-07-2002	Na	
	26.	US 2002/0184507	12-05-2002	Makower et al.	
	27.	US 2002/0188869	12-12-2002	Patrick	
	28.	US 2002/0191548	12-19-2002	Ylonen et al.	
	29.	US 20020023108	02-21-2002	Daswani, et al.,	
	30.	US 20020032613	03-14-2002	Buettgenbach, et al.	
	31.	US 20020032650	03-14-2002	Hauser, et al.	
	32.	US 20020152163	10-17-2002	Bezos, et al.	
	33.	US 20020174010	11-21-2002	Rice III, James	
	34.	US 2003/0018915	01-23-2003	Stoll	
	35.	US 2003/0023880	01-30-2003	Edward et al.	
	36.	US 2003/0037142	02-20-2003	Munger et al.	
	37.	US 2003/0046587	03-06-2003	Bheemarasetti et al.	
	38.	US 2003/0046589	03-06-2003	Gregg	
	39.	US 2003/0051026	03-13-2003	Carter et al.	
	40.	US 2003/0070069	04-10-2003	Belapurkar et al.	
	41.	US 2003/0070084	04-10-2003	Satooma et al.	
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	43.	US 2003/0079147	04-24-2003	Hsieh et al.	
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	45.	US 2003/0084647	05-08-2003	Smith et al.	
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	49.	US 2003/0115160	06-19-2003	Nowlin et al.	
	50.	US 2003/0119642	06-26-2003	Gates et al.	
	51.	US 2003/0154403	08-14-2003	Keinsley et al.	
	52.	US 2003/0159072	08-21-2003	Bellinger et al.	
	53.	US 2003/0163733	08-28-2003	Barriga-Caceres et al.	
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	55.	US 2003/0191549	10-09-2003	Otsuka et al.	
	56.	US 20030034388	02-20-2003	Routhenstein et al.,	
	57.	US 2004/0117409	06-17-2004	Scahill, et al.	
	58.	US 20040031856	02-19-2004	Atsmon, et al.	
	59.	US 20050080747	04-14-2005	Anderson et al.	
	60.	US 20050082362	04-21-2005	Anderson et al.	
	61.	US 20050086160	04-21-2005	Wong et al.,	
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	63.	US 20050278641	12-15-2005	Mansour, et al.	
	64.	US 3896266	07-22-1975	Waterbury	
	65.	US 3938091	02-10-1976	Atalla, et al.	
	66.	US 4321672	03-23-1982	Braun, et al.	
	67.	US 4567359	01-28-1986	Lockwood	
	68.	US 4633397	12-30-1986	Macco	
	69.	US 4695880	09-22-1987	Johnson et al.	
	70.	US 4696491	09-29-1987	Stenger	
	71.	US 4713761	12-15-1987	Sharpe et al.	
	72.	US 4725719	02-16-1988	Oncken et al.	

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		Examiner Name Daniel Kesack	
		Attorney Docket Number 72167.000305	
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	73.	US 4745468	05-17-1988	Von Kohorn	
	74.	US 4799156	01-17-1989	Shavit	
	75.	US 4801787	01-31-1989	Suzuki	
	76.	US 4823264	04-18-1989	Deming	
	77.	US 4882675	11-21-1989	Nichtberger et al.	
	78.	US 4926255	05-15-1990	Von Kohorn	
	79.	US 4941090	07-10-1990	McCarthy	
	80.	US 4964043	10-16-1990	Galvin	
	81.	US 4992940	02-12-1991	Dworkin	
	82.	US 5016270	05-14-1991	Katz	
	83.	US 5050207	09-17-1991	Hitchcock	
	84.	US 5084816	01-28-1992	Boese	
	85.	US 5117355	05-26-1992	McCarthy	
	86.	US 5157717	10-20-1992	Hitchcock	
	87.	US 5189606	02-23-1993	Burns et al.	
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	89.	US 5220501	06-15-1993	Lawlor	
	90.	US 5233654	08-03-1993	Harvey et al.	
	91.	US 5235509	08-10-1993	Mueller et al.	
	92.	US 5241594	08-31-1993	Kung	
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	94.	US 5287268	02-15-1994	McCarthy	
	95.	US 5297026	03-22-1994	Hoffman	
	96.	US 5317683	05-31-1994	Hager et al.	

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	97.	US 5321841	06-14-1994	East	
	98.	US 5351186	09-27-1994	Bullock	
	99.	US 5381332	01-10-1995	Wood	
	100.	US 5412708	05-02-1995	Katz	
	101.	US 5420405	05-30-1995	Chasek	
	102.	US 5446740	08-29-1995	Yien	
	103.	US 5450134	09-12-1995	Legate	
	104.	US 5450537	09-12-1995	Hirai et al.	
	105.	US 5465206	11-07-1995	Hilt et al.	
	106.	US 5467269	11-14-1995	Flaten	
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	108.	US 5473732	12-05-1995	Change	
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	110.	US 5485370	01-16-1996	Moss et al.	
	111.	US 5511117	04-23-1996	Zazzera	
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	113.	US 5532920	07-05-1996	Hartrick	
	114.	US 5534855	07-09-1996	Shockley et al.	
	115.	US 5537314	07-16-1996	Kanter	
	116.	US 5537473	07-16-1996	Saward	
	117.	US 5544086	08-06-1996	Davis et al.	
	118.	US 5546452	08-13-1996	Andrews	
	119.	US 5551021	08-27-1996	Harada	
	120.	US 5557334	09-17-1996	Legate	

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	121.	US 5557518	09-17-1996	Rosen	
	122.	US 5560008	09-24-1996	Johnson et al.	
	123.	US 5568489	10-22-1996	Yien	
	124.	US 5570295	10-29-1996	Isenberg	
	125.	US 5570465	10-29-1996	Tsakanikas	
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	127.	US 5583778	12-10-1996	Wind	
	128.	US 5590197	12-31-1996	Chen	
	129.	US 5590199	12-31-1996	Krajewski et al.	
	130.	US 5592378	01-07-1997	Cameron	
	131.	US 5592560	01-07-1997	Deaton et al.	
	132.	US 5594837	01-14-1997	Noyes	
	133.	US 5598557	01-28-1997	Doner	
	134.	US 5602936	02-11-1997	Lynn	
	135.	US 5603025	02-11-1997	Tabb	
	136.	US 5604490	02-18-1997	Blakely et al.	
	137.	US 5606496	02-25-1997	D'Agostino	
	138.	US 5611052	03-11-1997	Dykstra	
	139.	US 5621201	04-15-1997	Langhans	
	140.	US 5621789	04-15-1997	McCalmont	
	141.	US 5621812	04-15-1997	Deaton et al.	
	142.	US 5625767	04-29-1997	Bartell	
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	144.	US 5638457	06-10-1997	Deaton et al.	

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	145.	US 5640577	06-17-1997	Scharmer	
	146.	US 5642419	06-24-1997	Rosen	
	147.	US 5644493	07-01-1997	Motai	
	148.	US 5653914	08-05-1997	Holmes, et al.	
	149.	US 5657383	08-12-1997	Gerber	
	150.	US 5659165	08-19-1997	Jennings	
	151.	US 5664115	09-02-1997	Fraser	
	152.	US 5666493	09-09-1997	Wojcik et al.	
	153.	US 5671285	09-23-1997	Newman	
	154.	US 5675637	10-07-1997	Szlam et al.	
	155.	US 5675662	10-07-1997	Deaton et al.	
	156.	US 5677955	10-14-1997	Doggett et al.	
	157.	US 5678046	10-14-1997	Cahill et al.	
	158.	US 5682524	10-28-1997	Freund	
	159.	US 5684870	11-04-1997	Maloney	
	160.	US 5687322	11-11-1997	Deaton et al.	
	161.	US 5689100	11-18-1997	Carrithers et al.	
	162.	US 5692132	11-25-1997	Hogan	
	163.	US 5699528	12-16-1997	Hogan	
	164.	US 5703344	12-30-1997	Bezy et al.	
	165.	US 5710886	01-20-1998	Christensen et al.	
	166.	US 5710887	01-20-1998	Chelliah	
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	168.	US 5715298	02-03-1998	Rogers	

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	169.	US 5715314	02-03-1998	Payne	
	170.	US 5715399	02-03-1998	Bezos	
	171.	US 5715402	02-03-1998	Popolo	
	172.	US 5715450	02-03-1998	Ambrose	
	173.	US 5724424	03-03-1998	Gifford	
	174.	US 5727163	03-10-1998	Bezos	
	175.	US 5734838	03-31-1998	Robinson	
	176.	US 5737414	04-07-1998	Walker et al.	
	177.	US 5740231	04-14-1998	Cohn et al.	
	178.	US 5754840	05-19-1998	Rivette	
	179.	US 5758126	05-26-1998	Daniels et al.	
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	181.	US 5761288	04-02-1998	Gray	
	182.	US 5761647	06-02-1998	Boushy	
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	184.	US 5764789	06-09-1998	Pare et al.	
	185.	US 5765141	06-09-1998	Spector	
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	187.	US 5768382	06-16-1998	Schnier et al.	
	188.	US 5774122	06-30-1998	Kojima	
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	192.	US 5787404	07-28-1998	Fernandez-Holman	

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	193.	US 5790650	08-04-1998	Dunn	
	194.	US 5790785	08-04-1998	Klug et al.	
	195.	US 5793861	09-11-1998	Haigh	
	196.	US 5794178	09-11-1998	Caid	
	197.	US 5794207	08-11-1998	Walker	
	198.	US 5794259	08-11-1998	Kikinis	
	199.	US 5796395	08-18-1998	De Hond	
	200.	US 5797127	08-18-1998	Walker et al.	
	201.	US 5798508	08-25-1998	Walker et al.	
	202.	US 5802498	09-01-1998	Comesanas	
	203.	US 5802502	09-01-1998	Gell	
	204.	US 5805719	09-08-1998	Pare et al.	
	205.	US 5815657	09-29-1998	Williams et al.	
	206.	US 5815683	09-29-1998	Vogler	
	207.	US 5818936	10-06-1998	Moshayekhi	
	208.	US 5819092	10-06-1998	Ferguson	
	209.	US 5819285	10-06-1998	Damico	
	210.	US 5825863	10-20-1998	Walker	
	211.	US 5825870	10-20-1998	Miloslavsky	
	212.	US 5826241	10-20-1998	Stein	
	213.	US 5826245	10-20-1998	Sandberg-Diment	
	214.	US 5826250	10-20-1998	Trefler	
	215.	US 5828734	10-27-1998	Katz	
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Substitute for form 1449A/PTO <div style="text-align: center;">INFORMATION DISCLOSURE STATEMENT BY APPLICANT</div> <div style="text-align: center;"><i>(use as many sheets as necessary)</i></div>		Application Number	09/886,916
		Filing Date	June 21, 2001
		First Named Inventor	Denis O'LEARY, et al.
		Art Unit	3691
		Examiner Name	Daniel Kesack
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U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	217.	US 5828812	10-27-1998	Khan et al.	
	218.	US 5828833	10-27-1998	Belville et al.	
	219.	US 5832476	11-03-1998	Tada	
	220.	US 5835087	11-10-1998	Herz	
	221.	US 5835580	11-10-1998	Fraser	
	222.	US 5835603	11-10-1998	Coutts	
	223.	US 5838906	11-17-1998	Doyle	
	224.	US 5842178	11-24-1998	Giovannoli	
	225.	US 5842211	11-24-1998	Horadan	
	226.	US 5844553	12-01-1998	Hao	
	227.	US 5845259	12-01-1998	West et al.	
	228.	US 5845260	12-01-1998	Nakano et al.	
	229.	US 5847709	12-08-1998	Card	
	230.	US 5848143	12-08-1998	Andrews	
	231.	US 5848400	12-08-1998	Chang	
	232.	US 5848427	12-08-1998	Hyodo	
	233.	US 5852812	12-22-1998	Reeder	
	234.	US 5857079	01-05-1999	Claus et al.	
	235.	US 5862223	01-19-1999	Walker	
	236.	US 5864830	01-26-1999	Armetta et al.	
	237.	US 5870718	02-09-1999	Spector	
	238.	US 5870724	02-09-1999	Lawlor	
	239.	US 5870725	02-09-1999	Belinger et al.	
	240.	US 5871398	02-16-1999	Schneier et al.	

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	242.	US 5873096	02-16-1999	Lim	
	243.	US 5880769	03-09-1999	Nemirofsky	
	244.	US 5883810	03-16-1999	Franklin et al.	
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	251.	US 5892900	04-06-1999	Ginter et al.	
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	253.	US 5899982	05-04-1999	Randle	
	254.	US 5903881	05-11-1999	Schrader	
	255.	US 5909486	06-01-1999	Walker et al.	
	256.	US 5910988	06-08-1999	Ballard	
	257.	US 5913202	06-15-1999	Motoyama	
	258.	US 5914472	06-22-1999	Foladare et al.	
	259.	US 5915244	06-22-1999	Jack et al.	
	260.	US 5918214	06-29-1999	Perkowski	
	261.	US 5918217	06-29-1999	Maggioncalda	
	262.	US 5918239	06-29-1999	Allen et al.	
	263.	US 5920847	07-06-1999	Kolling et al.	
	264.	US 5921864	07-13-1999	Walker et al.	
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	266.	US 5926796	07-20-1999	Walker et al.	
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	268.	US 5930764	07-27-1999	Melchione	
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	274.	US 5943656	08-24-1999	Crooks	
	275.	US 5944824	08-31-1999	He	
	276.	US 5945653	08-31-1999	Walker et al.	
	277.	US 5946388	08-31-1999	Walker et al.	
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	279.	US 5949044	09-07-1999	Walker et al.	
	280.	US 5949875	09-07-1999	Walker et al.	
	281.	US 5950173	09-07-1999	Perkowski	
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	283.	US 5950206	09-07-1999	Krause	
	284.	US 5952639	07-14-1999	Ohki	
	285.	US 5952641	09-14-1999	Korshun	
	286.	US 5953710	09-14-1999	Fleming	
	287.	US 5956695	09-21-1999	Carrithers et al.	
	288.	US 5958007	09-28-1999	Lee et al.	

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	290.	US 5961593	10-05-1999	Gabber et al.	
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	298.	US 5969318	10-19-1999	Mackenthun	
	299.	US 5970143	10-19-1999	Schneier et al.	
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	302.	US 5970482	10-19-1999	Pham	
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	304.	US 5978467	11-02-1999	Walker et al.	
	305.	US 5983196	11-09-1999	Wendkos	
	306.	US 5987434	11-16-1999	Libman	
	307.	US 5987498	11-16-1999	Athing et al.	
	308.	US 5991736	11-23-1999	Ferguson et al.	
	309.	US 5991738	11-23-1999	Ogram	
	310.	US 5991748	11-23-1999	Taskett	
	311.	US 5991751	11-23-1999	Rivette et al.	
	312.	US 5991780	11-23-1999	Rivette	

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	314.	US 5995976	11-30-1999	Walker et al.	
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	316.	US 5999907	12-07-1999	Donner	
	317.	US 6000033	12-07-1999	Kelly et al.	
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	325.	US 6010404	01-04-2000	Walker et al.	
	326.	US 6012088	01-04-2000	Li et al.	
	327.	US 6012983	01-11-2000	Walker et al.	
	328.	US 6014439	01-11-2000	Walker et al.	
	329.	US 6014635	01-11-2000	Harris et al.	
	330.	US 6014636	01-11-2000	Reeder	
	331.	US 6014638	01-11-2000	Burge et al.	
	332.	US 6014641	01-11-2000	Loeb et al.	
	333.	US 6014645	01-11-2000	Cunningham	
	334.	US 6016810	01-25-2000	Ravenscroft	
	335.	US 6018714	01-25-2000	Risen Jr.	
	336.	US 6018718	01-25-2000	Walker et al.	

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	337.	US 6024640	02-15-2000	Walker et al.	
	338.	US 6026398	02-15-2000	Brown, et al.	
	339.	US 6026429	02-15-2000	Jones et al.	
	340.	US 6032134	02-29-2000	Weissman	
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	342.	US 6038547	03-14-2000	Casto	
	343.	US 6038552	03-14-2000	Fleischl et al.	
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	346.	US 6045039	04-04-2000	Stinson et al.	
	347.	US 6049778	04-11-2000	Walker et al.	
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	351.	US 6061665	05-09-2000	Bahreman	
	352.	US 6064987	05-16-2000	Walker et al.	
	353.	US 6065675	05-23-2000	Teicher	
	354.	US 6070147	05-30-2000	Harms et al	
	355.	US 6070153	05-30-2000	Simpson	
	356.	US 6070244	05-30-2000	Orchier et al.	
	357.	US 6073105	06-06-2000	Sutcliffe et al.	
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	359.	US 6075519	06-13-2000	Okatani et al.	
	360.	US 6076072	06-13-2000	Libman	
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	363.	US 6085168	07-04-2000	Mori et al.	
	364.	US 6088444	07-11-2000	Walker et al.	
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	382.	US 6128599	10-03-2000	Walker et al.	
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	387.	US 6135349	10-24-2000	Zirkel	
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	390.	US 6141651	10-31-2000	Riley et al.	
	391.	US 6144946	11-07-2000	Iwamura	
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	400.	US 6170011	01-02-2001	Beck et al.	
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	428.	US 6266683	07-24-2001	Yehuda et al.	
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	435.	US 6301567	10-09-2001	Leong et al.	
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	443.	US 6332192	12-18-2001	Boroditsky et al.	
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	445.	US 6343279	01-29-2002	Bissonette et al.	
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	450.	US 6401125	06-04-2002	Makarios, et al.	
	451.	US 6401211	06-04-2002	Brezak Jr. et al.	
	452.	US 6408389	06-18-2002	Grawrock et al.	
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